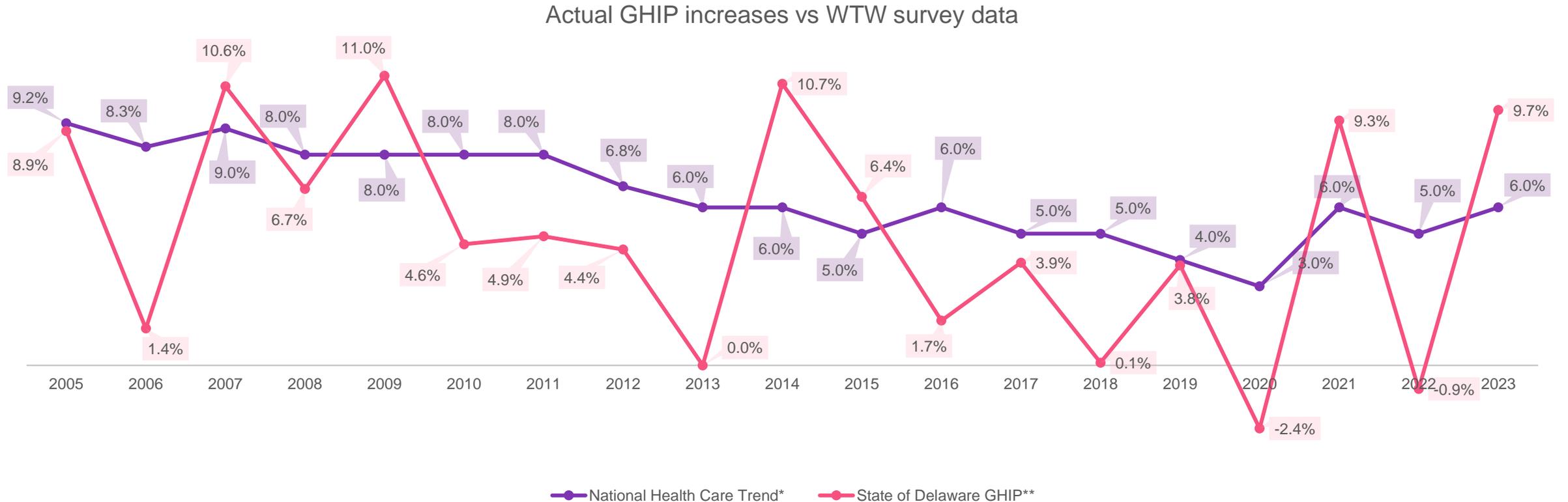


GHIP historical cost increase

Actual GHIP increases vs. WTW survey data



*National Benchmark Source: WTW 2022 Best Practice Survey. Based on respondents with at least 1,000 employees and median trends for medical and drug claims for active employees including both employer and employee contributions but excludes employee OOP costs.

**2007-2015 GHIP Trend data estimated based on Segal's State_of_Delaware_-_Trend_History_thru_Q2_FY16 030416.pdf

2016-2023 GHIP trend based on WTW financial reporting for corresponding fiscal year (includes net paid claims and fees). 2023 actual GHIP trend through FY23 Q2